

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Allan C. Smith
 Debtor

Case No. 16-16006-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db
 13781723 +Allan C. Smith, 347 Stockham Avenue, Morrisville, PA 19067-6614
 13781726 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 13781727 +Credti First National Association, PO Box 81410, Cleveland, OH 44181-0410
 13781729 +Daniel P. Mazo, Esquire, 2 Aldwyn Drive, Villanova, PA 19085-1420
 13781730 +ERC, PO Box 23870, Jacksonville, FL 32241-3870
 13781732 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 13781732 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 13781734 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 13781735 +Northstar Location Services LLC, 4285 Genesee Street, Buffalo, NY 14225-1943
 13781736 #+Patenaude & Felix, A.P.C., 213 East main Street, Carnegie, PA 15106-2701
 13781737 +Phillips & Cohen Associates, Ltd., 1002 Justison Street, Wilmington, DE 19801-5148
 13781738 +Santander Bank, 1 Huntingdon Quad, Suite 2N, Melville, NY 11747-4422
 13781739 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 13825337 +Santander Bank, N.A., 3 Huntingdon Quadrangle, Suite 101N, Melville, NY 11747,
 Attention: Alan Fern 11747-4623
 13781740 +Slsc/Efs, Po Box 61047, Harrisburg, PA 17106-1047
 13781741 +St. Mary's Medical Center, 1201 Langhorne-Newtown Road, Langhorne, PA 19047-1295
 13781747 +Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 10 2016 01:53:49 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 10 2016 01:52:48
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 10 2016 01:53:38 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13781719 +EDI: ARSN.COM Dec 10 2016 01:38:00 ARS National Services, Inc., PO Box 469046,
 Escondido, CA 92046-9046
 13781718 +EDI: AMEREXPR.COM Dec 10 2016 01:38:00 Amex, PO Box 981537, El Paso, TX 79998-1537
 13781720 +EDI: BANKAMER.COM Dec 10 2016 01:38:00 Bank of America, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712
 13781721 +EDI: TSYS2.COM Dec 10 2016 01:38:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13781722 EDI: CAPITALONE.COM Dec 10 2016 01:38:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 13781724 +EDI: CHASE.COM Dec 10 2016 01:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 13781725 +EDI: CITICORP.COM Dec 10 2016 01:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13781728 +EDI: DISCOVER.COM Dec 10 2016 01:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 13781731 EDI: IRS.COM Dec 10 2016 01:38:00 Internal Revenue Service, Department of Treasury,
 Cincinnati, OH 45999
 13781733 +E-mail/Text: bankruptcy@nbtbank.com Dec 10 2016 01:53:36 Nbt, 20 Mohawk St,
 Canajoharie, NY 13317-1144
 13781742 +EDI: RMSC.COM Dec 10 2016 01:38:00 Synchb/Care Credit, Po Box 965036,
 Orlando, FL 32896-5036
 13781743 +EDI: RMSC.COM Dec 10 2016 01:38:00 Synchb/Lowes, Po Box 965005, Orlando, FL 32896-5005
 13781744 +EDI: WTRNBANK.COM Dec 10 2016 01:38:00 Td Bank Usa/Targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 13781745 +E-mail/Text: bankruptcydepartment@tsico.com Dec 10 2016 01:54:30 Transworld Systems, Inc.,
 507 Prudential Road, Horsham, PA 19044-2308
 13781746 EDI: USBANKARS.COM Dec 10 2016 01:38:00 Us Bank, 200 Gibraltar Rd, Horsham, PA 19044
 TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
BONNIE B. FINKEL on behalf of Trustee BONNIE B. FINKEL finkeltrustee@comcast.net,
NJ69@ecfcbis.com;Finkeltrustee@comcast.net
DMITRY A. BRAYNIN on behalf of Debtor Allan C. Smith dbraynin@kalraylaw.com,
efile@kalraylaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Allan C. Smith</u>	Social Security number or ITIN	xxx-xx-8996
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-16006-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allan C. Smith
aka Allan Christopher Smith

12/8/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.